

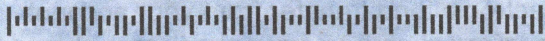
ATERSO01
PO Box 1022
Wixom MI 48393-1022
CHANGE SERVICE REQUESTED



Convergent Outsourcing, Inc.
800 SW 39th St./PO Box 9004
Renton, WA 98057
Mon-Fri 8AM-5PM PT
866-291-6364

Date: 10/26/2016
Creditor: DIRECTV
DIRECTV Account #: [REDACTED] 4765
Convergent Account #: [REDACTED] 5000
Settlement In Full: \$ 200.00

Principal: \$ 400.00
Total Balance: \$ 400.00



Jodiann Lewis

Settlement Offer

Dear Jodiann Lewis:

This notice is being sent to you by a collection agency. The records of DIRECTV show that your account has a past due balance of \$ 400.00.

Our client has advised us that they are willing to settle your account for 50% of your total balance. The full settlement must be received in our office by an agreed upon date. If you are interested in taking advantage of this offer, call our office within 45 days of this letter. Your settlement amount would be \$ 200.00 to clear this account in full. Even if you are unable to take advantage of this offer, please contact our office to see what terms can be worked out on your account. If you would like to reactivate service with DIRECTV, the remaining balance of \$ 400.00 needs to be paid in full.

Sincerely,

Convergent Outsourcing, Inc.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION.

3 CONVENIENT WAYS TO PAY:

Pay Online: To pay your bill online go to www.DIRECTV.com.

Pay by Phone: Please call Convergent Outsourcing, Inc. at 866-291-6364. We offer check by phone, Western Union, and credit/debit card.

Pay by Mail: Send Payments to DIRECTV, PO Box 5007, Carol Stream IL 60197-5007

PLEASE DETACH THE BOTTOM PORTION WITH YOUR PAYMENT. BEFORE MAILING, PLEASE ENSURE RETURN ADDRESS APPEARS CORRECTLY THROUGH THE WINDOW OF THE REPLY ENVELOPE.

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846ATERSO01T222

866-291-6364

Date: 10/26/2016
Creditor: DIRECTV
DIRECTV Account #: [REDACTED] 65
Convergent Account #: [REDACTED] 5000
Total Balance: \$ 400.00
Settlement In Full: \$ 200.00

[REDACTED] T222
Jodiann Lewis

Amount Enclosed: US _____

DIRECTV
PO Box 5007
Carol Stream IL 60197-5007



If we are calling you in error, please call 855-728-9701 or visit our website at www.convergentusa.com.

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Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Notice about Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Also, you authorize us to represent a check as an electronic fund transfer from your account if your payment is returned unpaid.

New York City Department of Consumer Affairs

License Number 1099671 in Washington State. License Number 1249050 in Texas. License Number 1099672 in Arizona.

You may call Steven Mamou at the toll free telephone number on the front side of this letter during normal business hours.

Debt collectors, in accordance with the federal Fair Debt Collection Practices Act, 15 USC §1692 *et seq.*, are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- i) The use or threat of violence;
- ii) The use of obscene or profane language; and
- iii) Repeated phone calls made with the intent to annoy, abuse, or harass.

"If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days."